

CLAIMS

1. A bill or debt presentment and resolution method,
said method comprising the steps of

sending a bill to a debtor requesting payment;

including with said bill an authorization code
unique to said debtor and inviting said debtor to resolve
said debt by accessing the creditor's Internet site;

providing access by said debtor to said creditor's
customer service software upon connection by said debtor to
said creditor's Internet site and following input of said
authorization code;

interactively promoting an exchange of information
between said debtor and said creditor leading to the
resolution of said debt.

2. A method according to claim 1, said method further
comprising steps allowing said debtor to access information
unrelated to said debt, including financial, employment or
other demographically pertinent information.

3. A method according to claim 2, said method further comprising steps allowing for payment of said debt by check over the Internet.

5 4. A method according to claim 2, said method further comprising steps allowing for payment of said debt by credit card over the Internet.

10 5. A method according to claim 2, said method further comprising steps allowing for payment of said debt by check through the mail.

15 6. A method according to claim 2, said method further comprising steps allowing for payment of said debt by credit card through the mail.

7. A method according to claim 1, said method further comprising steps allowing said debtor to make charitable contributions in connection with debt resolution.

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8. A method according to claim 1, said method further comprising steps allowing said debtor to make campaign contributions.

5 9. A method according to claim 1, said method further comprising revenue sharing steps such that collected funds are properly allocated between creditors and service providers.

10 10. A method according to claim 1, said method further comprising steps providing advertising and marketing materials appropriate for said debtor.

11. A bill or debt presentment and resolution system
15 comprising

a bill to a debtor requesting payment, said bill including an authorization code unique to said debtor and an invitation to said debtor to resolve said debt by accessing the creditor's Internet site;

20 an Internet site established by said creditor,

said site including customer service software accessible
by said debtor following input of said authorization code;

said software enabling the interactive exchange of
information between said debtor and said creditor;

5 means allowing said debtor to resolve and pay said
debt.

12. A system according to claim 11, said system
further comprising means allowing said debtor to access
10 information unrelated to said debt, including financial,
employment or other demographically pertinent information.

13. A system according to claim 12, said system
further comprising means allowing for payment of said debt
15 by check over the Internet.

14. A system according to claim 12, said system
further comprising means allowing for payment of said debt
by credit card over the Internet.

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15. A system according to claim 12, said system further comprising means allowing for payment of said debt by check through the mail.

5 16. A system according to claim 12, said system further comprising means allowing for payment of said debt by credit card through the mail.

10 17. A system according to claim 11, said system further comprising means allowing said debtor to make charitable contributions in connection with debt resolution.

15 18. A system according to claim 11, said system further comprising means allowing said debtor to make campaign contributions.

20 19. A system according to claim 11, said system further comprising revenue sharing means such that collected funds are properly allocated between creditors and service providers.

20. A system according to claim 11, said system
further comprising means providing advertising and marketing
materials appropriate for said debtor.

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